

ABSTRACT OF THE DISCLOSURE

Authorization for credit card or bank account charges are provided for a billing party in response to electronic payment requests sent over the Internet from customers. Web services software is used to facilitate the transmission of authorization information to each biller's website where it can be formatted to the biller's specification. Notification of the authorization or rejection of the payment request is sent to the consumer by the biller, and also by the authorizing party directly by e-mail. Individual transaction identification numbers and billing personnel identification numbers can be provided to the billing party by the authorizing party. Credit/debit card confirmation numbers can be used to minimize fraud.